

Docket No.: 33500-030  
File No.: 20619  
Client No.: QUICKREMIT

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of  
Ravi GANESAN

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: Group Art Unit: Unassigned

Appln. No.: To Be Determined

: Examiner: Unassigned

Filed: Concurrently

For: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

Jc525 U.S. PTO  
09/298889



04/26/99

#4  
S. Cotton  
7-27-99

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant  
Commissioner  
for Patents  
Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

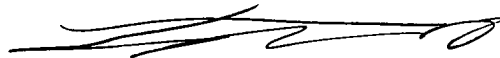
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I certify that this Information Disclosure Statement is being filed within three months of the U.S. filing date OR before the mailing date of the first Office Action on the merits. No Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN



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April 26, 1999